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Application Number	09505619
Filing Date	2000-02-16
First Named Inventor	Ronald Katz
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	PAT-009B

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Santli, Albert, Encyclopedia of Mortgage and Real Estate Finance, 01-1998, Mortgage Bankers Association of America's Real Estate Finance Press, Revised Edition, pgs. 213 & 218.



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See attached certification statement.
 Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
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Signature	/Raffi Gostanian/	Date (YYYY-MM-DD)	2006-03-22
Name/Print	Raffi Gostanian	Registration Number	42595

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